

# OUR BEST RATE FOR 3 WHOLE YEARS.

676/3 T1(R)

Niall J. Cassidy  
14 Maple Trail  
Innistown, ON M6N 4R0



**You could save money with a 5.99% rate  
guaranteed for 3 years – plus no annual fee!**

Dear Niall Cassidy,

What's the best thing about the SmartLine™ Platinum MasterCard® from Capital One? How about the fact that it comes with a low fixed annual interest rate of 5.99% guaranteed<sup>1</sup> for 3 whole years on purchases and balance transfers? That's the lowest rate we offer across all of our Capital One® credit cards.

Now if you think that's good, you should also know that you'll still enjoy a competitively low rate after your 3 years are up when your 5.99% rate becomes a variable rate of Prime +4.99%.

#### What else should you know about the SmartLine Platinum MasterCard?

- No annual fee or balance transfer fees
- A high credit limit between \$3,000 and \$30,000
- PLUS, valuable Platinum benefits like Purchase Assurance and Extended Warranty, Car Rental Collision and Damage Waiver (check the disclosures online for more insurance details)

You could also save money by using this card to pay down other high-interest balances. If you have other high-interest credit card, credit line or loan balances, transfer them to your SmartLine Platinum card and get just one low fixed annual interest rate. There are no balance transfer fees and you can make your balance transfer request at the same time you apply.

Don't miss out on our best rate. **Be sure to apply by May 17, 2012.** Call us at 1-877-338-1481 or visit [www.getmycard.ca](http://www.getmycard.ca) to apply (remember to include the reservation number and access code from this letter).

Sincerely,

J. McNain  
Vice President, Customer Products, Capital One

P.S. **Want to know how much you could save with the SmartLine Platinum card? Turn the page to see our handy savings chart.**

## 5.99%

**LOW LONG-TERM RATE**

on purchases and  
balance transfers.

**NO ANNUAL FEE.**

**SAVE MONEY!**

Transfer high-interest  
balances to  
this lower rate.



**APPLY TODAY!**

Visit us at  
[getmycard.ca](http://getmycard.ca)

Reservation Number:  
002 6512 0544 67809  
Access Code: 123435

09/03/15/00

**OFFER EXPIRES**

May 17, 2012.

## EARN REWARDS.

Add Reward Miles or 1% Cash Back to your Capital One SmartLine Platinum MasterCard for a \$99 annual fee. Read the second page to find out more.